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ABSTRACT

The document is a manual for local consumer finance offices, to guide them in their participation as an industry in a Chamber of Commerce Business-Education Day, a program offered as a means for teachers and business executives to become better acquainted, exchange views, clear up misconceptions, and gain better insight into each other's problems. The manual gives specific, step-by-step instructions for planning and implementing participation in the program. A suggested program outline is provided as well as check lists for the general chairman, the program chairman, the hospitality chairman, the publicity-promotion chairman, and the transportation chairman. Meeting agendas are included, and follow-through suggestions offered. Appended are a sample schedule for a Business Education Day, a check list for office tour "host" managers (in triplicate for distribution), sample questions which visitors may be expected to ask, and sample photo captions and letters. (AJ)

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Plans for a . . .

BUSINESS EDUCATION DAY

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FOREWORD

I. WHAT IS A BUSINESS-EDUCATION DAY?

The Chamber of Commerce of the United States has adopted the Business-Education Day (sometimes known as Business-Industry-Education Day) program as a means for teachers and business executives to become better acquainted, to exchange views, to clear up misconceptions, and to gain insight into each other's problems. Since the first "B-E Day" was held in Lansing, Michigan, in 1946, the local Chambers of Commerce in thousands of communities have inaugurated such programs, as part of the U.S. Chamber's active effort to promote more widespread understanding of the workings of America's free enterprise economic system.

Where local consumer finance offices have joined together to participate as an industry in B-E Day programs, teachers have gained a clearer picture of the constructive role played by the consumer finance company in the financial life of the American family. The occasion provides an opportunity for educators to meet local lenders, visit their offices and ask questions concerning loan operations. It also provides industry men an opportunity to introduce to teachers the ever-growing number of periodicals, publications and classroom teaching aids prepared by the Educational Services Division of our National Association.

In some communities, invitations to participate in B-E Days are also extended to clergymen, personnel directors, college and university educators, social workers, and other special groups. Only a few such non-teacher guests should be invited, however, since B-E Day is primarily for school teachers. In many communities, teachers reciprocate by playing host to businessmen on an "Education-Business" or "E-B Day". Business representatives of the community are invited to visit the schools on "E-B Day" to learn more about the local education program. Businessmen who expect teachers to accept invitations to visit their places of business should be equally anxious to accept teacher invitations to visit the schools.

The program described on the following pages may seem a little too imposing, particularly for consumer finance companies located in small towns. By keeping in mind that the various B-E Day functions can be adapted to whatever sets of conditions prevail in the community, however, much can be done to carry out a successful program.

In some states, for example, it will be almost impossible to hold a full-day session because the schools cannot take a whole day out of their schedules. They do get credit for having a full-day session on their state aid if schools are in session for three hours, however.

In other states, it is possible to have this exchange of visits--teachers going to business firms on B-E Days and businessmen visiting schools on E-B Day--if this is done on "in-service" training time. Many schools have from three-to-five days of in-service training alloted them.

II. THREE PLANS FOR CONSUMER FINANCE COMPANY PARTICIPATION

1. Your community has no B-E Day and you want to start one.

Contact your local Chamber of Commerce executive and suggest that such an event be held. Take along this booklet--or refer to the U.S. Chamber's own publication, "How To Plan a Business-Education Day"--to help explain the purpose and operation of a B-E Day. If you are unsuccessful in promoting the idea, however, remember that there are other channels through which you can reach educators in your area. For example, you and the other lenders in your community might consider cooperating in sponsoring a special Community Day Dinner for teachers. In the latter case, the NCFA booklet, "Planning a Community Day Dinner," will be helpful.

2. Your community has a B-E Day, but local consumer finance firms don't participate.

Perhaps our industry has not been included because local consumer finance executives are not members of the Chamber of Commerce. The solution to this problem is to join the Chamber and establish a close working relationship with other businessmen in that organization. If we've been left out simply because we've never let the Chamber know that we'd like to participate, this, too, is easy to remedy. If, on the other hand, local lenders have been excluded deliberately--because of unfavorable local attitudes towards our business--then you should take steps to reorient the thinking of your business colleagues. Enlist the aid of your state association; join with other lenders in your area in establishing better relations with local businessmen; arrange to give talks on consumer finance at service clubs and other civic groups; show our industry films; clear up local misconceptions about our industry. Having prepared the way through such measures, consumer finance firms in your community will almost certainly be invited to participate in future B-E Day programs.

3. Your community is holding a B-E Day and local consumer finance offices have been invited to take part.

Use this NCFA B-E Day Manual as a guide--turn the page and get the show on the road!

III. HERE'S WHAT TO DO!

1. About 35 days before B-E Day, call a meeting of the executives and supervisory personnel of other consumer finance offices in your community.

2. Have on hand three copies of this B-E Day Manual (order copies from the National Consumer Finance Association headquarters; address appears on cover).

3. Bring your secretary to the meeting, or ask a member of the group to take notes on decisions reached.

4. At this meeting explain the purpose of Business-Education Day and the important community relations benefits to be derived.(See Foreword)

5. Elect a General Chairman to coordinate the consumer finance industry program on B-E Day.

6. Give the newly-elected General Chairman a copy of this Manual. Ask him to turn to page 4 and proceed. (Your part has been done. The B-E Day program is now underway!)

IV. GENERAL CHAIRMAN'S CHECKLIST

Somebody has called a meeting and you have been elected General Chairman of the B-E Day Program for the consumer finance industry in your community. Here is what you should do.

I. Hold an Organization Meeting - (At the same meeting at which you are named chairman, about 35 days before B-E Day.) At that meeting you should:

A. Brief the group on the committees needed and their respective duties. Just read the following aloud.

1. Program Committee - Plans and executes the program, including preparation and presentation of briefings on our business, using factual data, films, and educational materials provided by the National Association and the State Association. Prepares any original displays.

2. Hospitality Committee - Arranges for space reservations and facilities for meeting and luncheon room and menu; invites any non-teacher groups; provides lapel name cards, table place-cards, corsages and favors, and other "hospitality" touches.

3. Publicity-Promotion Committee - Arranges for press publicity, photographic coverage of the consumer finance program, letters of welcome to teacher guests, and follow-up correspondence--including final reporting of the event to the press and to the State Association.

4. Transportation Committee -- Arranges for and coordinates transportation of guests to and from the consumer finance program.

B. Appoint a chairman for each of the above committees, preferably from among those present.

C. Keep this copy of the B-E Day Manual intact for your use in coordinating the consumer finance program. Take a second copy apart and give each committee chairman the section that pertains to him.

D. Read aloud the "Suggested Program Outline" on the next page.

SUGGESTED PROGRAM OUTLINE

1. 9:00 a.m. Transport teacher guests from school to site of consumer finance morning program (by private cars or chartered bus --no limousines.)

2. Morning program for all guests.

   9:30 a.m. a. Short welcome

   9:35 a.m. b. Film - "The Littlest Giant"

   9:50 a.m. c. Panel - Three ten-minute speakers

   10:20 a.m. d. Coffee break

   10:30 a.m. e. Films - "Personal Financial Planning"
   "Wise Use of Credit"

   11:00 a.m. f. Question and Answer Period

   11:30 a.m. g. Assignment of guests to "host" managers for Office Tours

3. 12:00 N Luncheon (with no speaker--hosts get acquainted with teachers)

4. Office Tours

   1:15 p.m. a. Transport guests to offices (usually in cars of local managers.)

   1:30 p.m. b. Explanation of office operation

   1:45 p.m. c. Case studies

5. 2:30 p.m. Transport teachers to school or homes -- to arrive no later than time school is normally out. (Teachers usually travel in "host" manager's car.)

E. Get agreement from group on the type of program they want to put on.

1. Accept suggested program outlined above, or

2. Consider alternates in Appendix A.

F. Get agreement on number of guests.

1. Determine maximum number of teacher guests to ask Chamber of Commerce to send. Number:_____.

a) Major cost factors are luncheon, corsages, favors, etc.

b) Number may be limited by number of teachers available.

2. Determine number of non-teacher guests (if any) to be invited.

a) Clergymen_____.

b) Personnel directors _____.

c) University professors _____.

d) Social workers _____.

WARNING: Non-teacher guests should never outnumber teacher guests, either at the luncheon or in groups taking Office Tours.

3. Estimate number of consumer finance industry people who will attend luncheon (each will pay for his own lunch). _____

4. Add the above to get the total number of people to be provided for in seating facilities and luncheon: _____.

(Give this figure to Hospitality Committee Chairman so he knows approximate number of people to be provided for when seeking meeting/luncheon accommodation.)

G. Set the date, time and place of the second meeting of the group -- about 30 days before B-E Day (i.e., five days after this initial organizing meeting.)

H. Urge committee chairmen to read through their sections from this Manual, to adhere to the timetable in their checklists.

I. Adjourn the Initial Organizing Meeting.

V. FOLLOW-UP BY GENERAL CHAIRMAN

The day after the Initial Organizing Meeting (and about 34 days before B-E Day, the General Chairman should:)

A. Contact Chamber of Commerce B-E Day Planning Committee and inform them that you are the General Chairman of the Consumer Finance Program group.

1. Find out when the Chamber has its next general session for B-E Day planning, and arrange to attend this and all subsequent Chamber meetings as the consumer finance representative.

2. Give the Chamber the maximum number of teacher guests your group has decided it can accommodate on B-E Day.

B. Plan a meeting for 30 days before B-E Day.

1. Phone all local finance company managers.

a. Explain your plans to participate in the B-E Day Program.

b. Ask for their cooperation.

c. Urge them to attend a planning meeting in four days on D minus 30 (30 days before B-E Day.)

C. Get from the Hospitality Chairman before the next committee meeting his recommendations on the best meeting/luncheon place (_____), and the following data:

1. Cost per luncheon serving -- $_____.

2. Cost per serving_____times number of guests_____equals $_____.

3. Cost per corsage and/or favor $_____times number of guests equals. . . . . .$_____.

4. If public address system is needed (and is not provided without charge by meeting/luncheon place), cost for P.A. system. . . . . .$_____.

5. Flowers or table decorations (if to be used) is . . . . . .$_____.

6. Any other Hospitality Committee costs:

Cost per Coffee break $_____ $_____.

Item_____ $_____ $_____.

Item_____ $_____ $_____.

7. Hospitality Committee budget total. . . . . .$_____

D. Advise State Association that you plan to participate in a B-E Day in your town, tell him the date, and that you are the General Chairman. Tell him who the Program Chairman is and advise him that the Program Chairman may be contacting him for a featured speaker and materials.

VI. GENERAL CHAIRMAN'S PLANNING MEETING
(about 30 days before B-E Day)

A. Call meeting to order and explain B-E Day project, asking their help.

B. Get group approval on plans.

1. Have Hospitality Committee Chairman report on:

a. Location for morning program session

b. Location for luncheon

c. Luncheon menu

d. Total hospitality budget

(1) Approve amount needed. . . . . $_____.

2. Have Program Committee Chairman report on:

a. Displays, banners, decorations, etc.

b. Handouts planned

c. Speakers planned (cost of travel or housing speakers)

d. Films ordered

e. Total program budget

(1) Approve amount needed . . . . . $_____.

3. Have Publicity Chairman report on:

a. Photographer recommended:

(1)_____

b. Extent of photographic service planned

(1) For newspapers and TV?

(2) For "vanity" shots of teachers (to be mailed to them as souvenir photos)

(3) For school papers

c. Cost of photographic service planned

d. News release coverage planned

e. Total publicity budget

(1) Approve amount needed . . . . . $_____.

4. Have Transportation Chairman report on:

   His recommendation on chartered bus versus private car transportation ("host" managers to take teachers to and from Office Tours in either case).

   a. If he recommends chartered bus to pick up teachers in the morning, name of company_____

      and cost of chartering bus and driver. . . . . $_____

   b. Other possible transportation costs. . . . . $_____

   c. Transportation Committee budget total. . . . . $_____

      (1) Approved amount . . . . . $_____

5. Raise the money

   a. Total amount in the Working Budget is:

      (1) Hospitality . . . . . $_____

      (2) Program . . . . . $_____

      (3) Publicity . . . . . $_____

      (4) Transportation. . . . . $_____

      (5) Contingency . . . . . $_____

      (6) Total budget. . . . . $_____

   b. Pro-rate total budget among offices participating

      (1) Phone those not present to ask if they will take a share

      (2) Get agreement on who will pay what and when.

6. Elect a Treasurer (Name_____)

   a. Give him authority to receive and disburse funds

      (1) All bills to be submitted to him for payment.

      (2) All bills to be paid by two days after B-E Day.

   b. Request him to keep account of all funds received and spent and to submit report in writing within three days after event is over.

7. Explain that the above is a "Working Budget"

a. It is based on estimates and may be revised as necessary

b. As firmer estimates are developed they should be given to the Treasurer

c. Expenditures in excess of those authorized above will not be honored unless first approved by the full committee.

C. Appoint Committee members to serve with chairman appointed at last meeting. (Size of committee will depend on men available. Chairman could do job alone if necessary)

1. Program Committee

a. Duties

(1) Plans and executes the program

(2) Selects and secures speakers

(3) Selects and secures M.C. for luncheon

(4) Prepares displays and decorations

b. Committeemen named

(1)_____

(2)_____

(3)_____

(4)_____

(5)_____

2. Publicity Committee

a. Duties

(1) Write press releases and photo captions

(2) Do press contact work

(3) Assist photographer in getting "left to rights" as pictures are taken

(4) Compose letters

b. Committeemen named

(1)_____

(2)_____

(3)_____

3. Hospitality Committee

a. Duties

(1) Prepare guest list

(2) Makeup luncheon table seating chart

(3) Make lapel name cards, table placecards

(4) Arrange for corsages and favors

(5) Arrange coffee breaks

(6) Welcome guests and see to their comfort

b. Committeemen named

(1)_____

(2)_____

(3)_____

4. Transportation Committee

a. Duties

(1) To arrange bus or private car transportation for teachers from school or pick-up point to meeting place and return

(2) To arrange private car transportation from luncheon to loan offices to be visited and return

b. Committeemen named

(1)_____

(2)_____

(3)_____

D. Select offices to be "hosts" to teacher guests

1. _____

2. _____

3. _____

4. _____

5. _____

E. Give each "host" a copy of "Office Tour Host's Checklist."

(3 copies in Appendix B)

F. If there are any questions, get them answered.

G. Set the time and place of the next full committee meeting (in about 20 days -- B-E minus 10)

H. Be sure all committee chairmen:

1. Have the names of their committeemen

2. Hold a short committee meeting as soon as the general committee meeting adjourns.

I. ADJOURN

NOTE: Between this meeting and the meeting 10 days before B-E Day, the General Chairman should try to get a list of the teachers who will visit consumer credit offices from the Chamber of Commerce Chairman of the event.

VII. ADDITIONAL COMMITTEE MEETINGS TO BE CALLED BY GENERAL CHAIRMAN

A. 20 days before B-E Day, have lunch with the committee chairmen:

1. Run down each chairman's checklist for a "progress report".
2. Alter committee assignments where necessary because of personnel transfers, illness, vacations, or other reasons.
3. Iron out problems.

B. 10 days before B-E Day, hold meeting of committee chairmen and office hosts:

1. Distribute names of teacher guests to all committee chairmen.
2. Distribute names and addresses to Publicity-Promotion Committee.
3. Run down each chairman's checklist for a "progress report".
   a. Take special pains to coordinate tasks that involve more than one committee.
4. Have Program Committee Chairman present to distribute "Loan Application Case Studies" and "master copies" to host managers and explain their use!
5. Run through Office Tour Host Manager's checklist with each host manager.
6. See that host managers know how many guests they are to accommodate, and have sufficient transportation for them.

C. 2 days before B-E Day, call a general meeting of everybody involved.

1. Remind all participants to enjoy themselves on B-E Day. Tell them to smile and actually act like hosts! Remember that what you say is not always as important as the way you say it!
2. Check with Program Committee Chairman to be sure that the films have been received and speakers are all set.
3. Be sure hotel accommodations have been arranged (by Program Committee Chairman) if necessary for out of town speakers.
4. If hotel, travel, or other expenses are involved regarding speakers, be sure these items are approved and in the budget.

VIII. ADDITIONAL DUTIES OF GENERAL CHAIRMAN

A. 1 day before B-E Day, double check by telephone with the chairman of each committee.

1. Hospitality Committee

   a. Is the room set-up arranged for the morning session?

   b. Have foolproof arrangements been made to have the 16mm sound projector, screen, film, and operator at the right place at the right time?

   c. Has the luncheon menu been planned and ordered--including alternate foods to meet special religious requirements?

   d. Will someone be on hand in the morning with lapel name cards? at luncheon with corsages and table place cards?

   e. Are restroom facilities, coat racks and coffee breaks provided for?

2. Program Committee

   a. Do all speakers know at what time they are to show up? and where?

   b. Are the "Loan Application Case Studies" in the hands of the host managers?

   c. Are all NCFA displays, educational materials and films on hand? And is someone specifically responsible for bringing them to the program site?

3. Transportation Committee

   a. Will all teachers be picked up at school in the morning without fail? Does man supervising pick-up have a guest list?

   b. Have the host managers made the necessary arrangements to take the teacher guests to their offices after lunch, and back to school or home after the tours?

4. Publicity-Promotion Committee

   a. Will a photographer be on hand to cover the event?

   b. Has the local press been invited to attend?

c. Have arrangements been made to provide covering stories for those papers who do not attend?

d. Has someone been assigned to report the program for State and National Association publications?

5. Treasurer

a. Any last-minute financial problems? Have provisions been made for any which might occur the following day?

b. Have all chairmen been reminded to turn in receipts for bills paid and statements for bills incurred but unpaid by end of B-E day? (Note: Allow extra day for Publicity-Promotion Committee, so that it can complete follow-up mailings.)

B. On B-E Day, your chief responsibility is that of over-all coordination.

1. Be available to consult with committee chairmen if necessary,. but don't get in their way if things are under control.

2. Should unexpected problems arise, panic quietly but provide some solution.

C. 2 days after B-E Day complete your assignment with these check-outs.

1. Publicity-Promotion Committee Chairman

a. Have follow-up letters been sent? (vanity photos, etc.)

b. Have reports and press clippings been sent to State and National Associations?

2. Program Committee Chairman

a. Have films been returned to NCFA?

3. Treasurer

a. Have all bills been paid?

4. All Committees

a. Have you submitted names of all persons who should be thanked for special assistance to your program?

5. Write short notes of thanks to chairmen and others who helped. A congratulatory note to the Chamber's General B-E Chairman is good public relations.

IX. CHECKLIST FOR CHAIRMAN OF PROGRAM COMMITTEE

A. 34 days before B-E Day, start working on your program.

1. Contact National Consumer Finance Association, 1000 16th Street, N.W., Washington,D.C.20036(MEtropolitan 8-1340) and order the following from them:

a. Film(s) to be shown during program: specify that they should arrive at least 2 days before B-E Day.

(1) "The Littlest Giant", (13½ minutes) Technicolor, animated cartoon film on history and development of consumer finance business. Excellent introduction to our industry.

(2) "Personal Financial Planning" (11½ minutes) Technicolor, live action plus animated sequences. Educational film to help teachers instruct high school students in financial planning.

(3) "Wise Use of Credit" (11½ minutes) Technicolor, live action plus animated sequences. Helps teachers explain wise use of consumer credit to high school students.

b. Source material for use by local participants in panel presentation; request that this be sent at once.

(1) B-E Day speeches from NCFA Speaker's Packet :

(a) "Consumer Credit: Social Benefit to Americans"
(b) "Money Management for Students"
(c) "The Importance of Consumer Finance"

(2) Consult NCFA Teacher's Catalog for listing of hand-outs and display materials you will want to use. If you do not have a catalog write NCFA for one at once. You will want to order Teacher's Kits and other materials for display, and Teacher's Catalogs to give to each guest.

Do not try to give teachers a lot of material they will have to carry around all day. Let them see the material -- they can order personal copies from their catalogs.

(3) Display materials ordered might include

(a) Finance Facts Yearbook

(b) Finance Facts newsletter

(c) Teacher's Guides for films

(d) Teacher's Kits

(e) Family Budget Slide Guides

(f) Basic Principles in Family Money and Credit Management

(g) Consumer Credit and You

2. Contact your State Association and request the following:

a. Factual data on consumer finance in your state.

b. Copies of state consumer finance booklet--if your state has one (include these in post-visit mailing to guests.)

c. An industry speaker for your program (if you plan to use an "outside" speaker). Out-of-town speakers usually provide better publicity pegs than local ones. Request a copy of the full text of his speech, biographical data on the speaker, and an 8 x 10 glossy photograph of him -- all to be sent as soon as they are available.

3. Make a hotel reservation for luncheon speaker.

4. Make list of local persons who might handle the following assignments:

a. Panel speakers for the following subjects:

(1) Background history of consumer finance.

_____

(2) Function of consumer finance in today's economy.

_____

(3) NCFA educational services

_____

(Note: The General Chairman and committee chairmen should be considered eligible for assignment as panel members, in addition to their other duties.)

b. Master of Ceremonies for luncheon

_____

c. Person to prepare "Loan Application Case Studies."

_____

d. Person to prepare original displays, if any.

_____

e. Person to arrange for showing of films (get projectionist, projector, screen, etc. Program Chairman already has ordered the film.)

_____

5. Estimate costs of (d) and (e) of (3) and (4-d) and (4-e) above $_____. (You will submit this figure, together with any other anticipated expenses for the group's approval at its second meeting. This will constitute the budget of the Program Committee.)

B. About 30 days before B-E Day, attend the second meeting called by the General Chairman.

1. Submit general plans for group's approval.
2. Submit estimated costs for group's approval.
3. Obtain decisions about assignments for panel participants, etc. (from item A,3 above)
4. Get names of your committee members as finally appointed by General Chairman.

_____

_____

_____

_____

_____

C. 24 days before B-E Day, call a meeting of Program Committee.

1. Give each panel member his source material and the time limit for delivery of his presentation. (Note: material requested from NCFA and State Association, 10 days earlier, should be in your hands by this date.)

a. Source material for presentation on background history of consumer finance can be found in NCFA speech "History of Consumer Credit" and "The National Consumer Finance Association."

b. Source material for presentation on function of consumer credit in today's economy can be found in NCFA speech "The Importance of Consumer Finance" plus material provided by State Association.

c. Source material for presentation on NCFA educational services can be found on pages 15 and 16 of this Manual.

2. Discuss points to be covered by each of the panel members to avoid duplication, since some subjects are touched upon in several NCFA speeches.

3. Give any help necessary to committee member who will prepare "Loan Application Case Studies." Tell him to have a draft ready in 10 days.

4. Get someone started on any original displays, banners, etc., with which you plan to decorate the meeting/luncheon place (to be completed by two days before B-E Day.)

5. Develop answers for Sample Questions (see Appendix C)

a. Refer to data in NCFA speeches and Finance Facts Yearbook.

b. Determine which industry spokesmen will be responsible for certain answers during Q and A period.

6. Obtain from Hospitality Committee chairman the name and church affiliation of clergyman who will deliver invocation at luncheon; pass this information to Master of Ceremonies.

7. Announce date, time and place of first rehearsal for panel presentation (about 12 days before B-E Day).

D. About 20 days before B-E Day, attend meeting of all committee chairmen, called by General Chairman.

1. Report progress to date.

2. Ask clarification on problems which may have arisen.

E. About 14 days before B-E Day, call meeting of your committee:

1. Give Master of Ceremonies copy of biographical data on luncheon speaker and request that he prepare brief (2-3 minutes) introduction. (Information should have arrived from the State Association before this date.)

2. Give chairman of Publicity-Promotion Committee copy of biographical data and 8 x 10 glossy photo, for use in preparing publicity releases.

3. Tell transportation chairman when luncheon speaker will arrive and ask him to arrange to meet the speaker at the airport and take him to his hotel, and to bring him to the luncheon meeting early.

4. Have committee member present his draft of "Loan Application Case Studies" for approval of committee.

a. Arrange to have case studies duplicated so teachers and hosts can have copies. Have 12 extra copies run off for you to use at next chairmen's meeting in about 4 days.

5. Check over Q and A to see if any problems have arisen.

6. Request all speakers to have an extra typewritten copy of their speeches by rehearsal -- 7 days before B-E Day.

F. 10 days before B-E Day, attend the meeting of committee chairmen and host managers called by General Chairman.

1. Distribute case studies and explain their use.

2. Outline the program you plan to present.

G. 7 days before B-E Day, hold your program rehearsal.

1. Ask General Chairman to sit in as "test audience" and invite his comment.

2. Use a stop watch and write down time required for each presentation. Adjust length of speeches and program schedule if needed.

3. Ask all panel members to give you the typewritten copies of their presentations for transmittal to Publicity-Promotion Committee. (You will see that Publicity Chairman gets them.)

4. Have speaker who will present material on NCFA educational services do "dry run" on actual display materials he will use.

5. See page 15 for timing on films. Allow 4 minutes to rewind and put on new reel if two films are to be shown in succession. Fill space by having Master of Ceremonies comment on purpose of next film.

6. Make a list of problems which still need to be resolved after this rehearsal.

H. 5 days before B-E Day, check your records regarding the following:

1. Has Publicity-Promotion Committee received copies of material to be presented by panel speakers, so that quotes can be extracted for press releases? (You should have delivered them yesterday.)

2. Check your correspondence to be sure you told NCFA what day you wanted the films.

3. Double check arrival time of speaker--hotel reservations okay?

4. Do any of the local participants in the program need further assistance with their presentations?

5. Have you dealt with the problems you noted at the last rehearsal?

I. On B-E Day, the Program Chairman should:

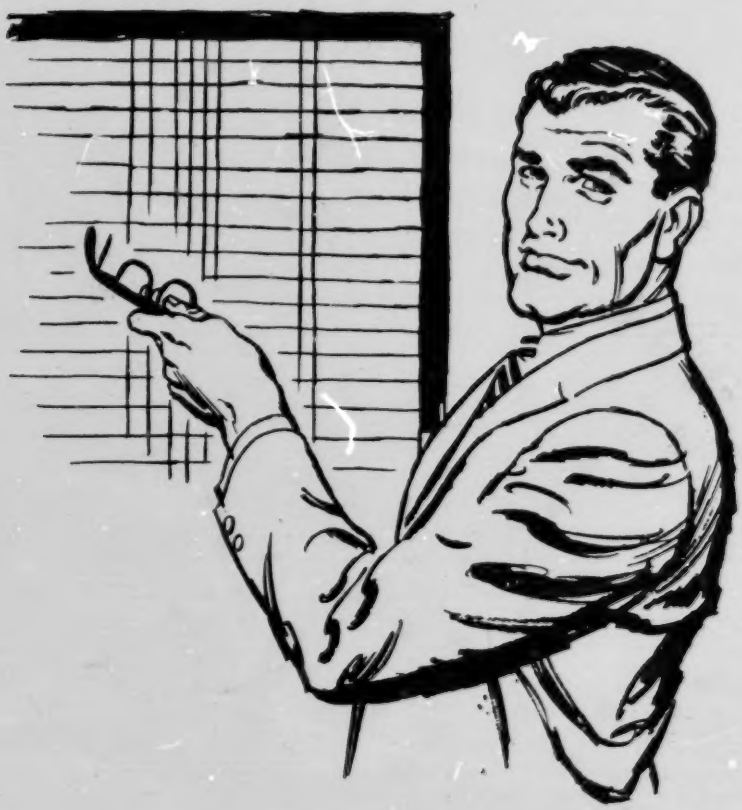
1. Be sure the person assigned has briefed the projectionist well before the starting time of the morning session. He should:
   a. Show him which films are to be screened when.
   b. If possible, give him a script or an outline covering the total morning program, with his cues underlined.
   c. Have equipment set up and first film threaded, focused, sound-tested and ready to go.
   d. Make sure projectionist is familiar with location of light switches to darken house without cutting off power for projector.
   e. Pull the window drapes (if necessary) at the proper times.
2. Test the public address system, if one is to be used.
3. Check with the person responsible for meeting and transporting the luncheon speaker; make sure that the speaker will arrive at the luncheon in plenty of time.
4. Check the room set-up with the Hospitality Chairman.
5. Locate your opening speakers, who, like you, have arrived early.
6. Alert all industry men to greet teachers with friendly informality and chat with them until the program starts.
7. Start your program as promptly as possible and adhere closely to schedule. If, during the program, mishaps arise or program runs too long, be prepared to shift or drop speakers and film showings necessary, to keep the program moving smoothly and within those time limitations.
8. Collect receipts or bills from your committee members and submit them to the Treasurer at the end of the day, for payment by two days after the event.

J. <u>By 2 days after B-E Day</u>:

1. You have provided the General Chairman with list of persons who should receive thank-you notes.
2. The NCFA films have been returned.
3. You have submitted all bills to the Treasurer for payment.
4. You have called your local speakers to congratulate them on their presentations.

NOTE TO PROGRAM CHAIRMAN:

The following Section (X) should be taken from the Manual and given to the speaker selected to make the presentation on "educational services."



Note: This checklist to be given by program chairman to speaker selected.

X. CHECK LIST FOR SPEAKER SELECTED BY THE PROGRAM COMMITTEE TO MAKE PRESENTATION ON NCFA EDUCATIONAL SERVICES

A. About 30 days before B-E Day, you were assigned by the program chairman to present the NCFA Educational Services material.

1. Find out:

a. At what point in the program you appear.

b. Which NCFA films precede and follow your presentation.

c. How much time you are allotted on the program schedule.

d. What source material the chairman of the Program Committee has ordered from NCFA.

2. Order the following from NCFA (assuming it has not already been ordered by the Program Chairman)

a. 3 copies of NCFA "Teacher's Kit"

b. 5 copies of "Finance Facts Yearbook"

c. 10 copies of"Basic Principles"

d. 10 copies of "Finance Facts" (monthly newsletter). Note: teachers should be encouraged to take these from the display table.

e. 3 copies of teacher's study guide for each of the three NCFA films.

f. 3 copies of "Consumer Credit and You."

g. 3 copies of the NCFA Career booklet.

h. Sufficient copies of the NCFA teacher's catalog, "Let's Learn About Consumer Finance," to cover distribution to maximum number of guests expected.

B. About 20 days before B-E Day, the foregoing materials should be in your hands.

1. Prepare a first draft of your presentation.

a. A copy of the teacher's catalog will be distributed to each guest before you start speaking.

b. Plan to hold up a copy of each publication or teaching aid as you mention it in your talk.

c. Remaining materials will be displayed on a table for teachers to inspect during coffee break, etc.

2. Do not overload your guests with materials. Your talk will inform them of the most effective NCFA teaching aids; teachers can use the catalog order form to send for materials they want.

C. 12 days before B-E Day, you will attend the first program rehearsal.

1. Read your draft at conversational speed for timing.

2. Watch out for duplication between your speech and those of the other speakers on the panel; help your chairman adjust contents when necessary.

3. Between this rehearsal and the final one (5 days later), you should get your presentation into final form.

4. Be sure the Hospitality Committee is informed of your need for a display table.

D. 7 days before B-E Day, attend the final rehearsal.

1. Go through your entire presentation, including use of props (such as holding up samples of materials).

2. Invite comment from the "test audience" which will be present.

3. Between this date and B-E Day, practice and polish your presentation.

4. Make sure arrangements have been made to have teacher's catalogs distributed to guests (except for consumer finance people) just before you appear on the program.

E. On B-E Day:

1. Arrive early to set up your display table.

2. Reserve one copy of each of the materials to show to audience as you talk.

3. Make sure distributor of teacher's catalogs has his supply and knows exactly when to make distribution.

4. Deliver your presentation.

Note: This checklist to be given by the program chairman to man selected to prepare cases.

XI. CHECKLIST FOR PREPARATION OF LOAN APPLICATION CASE STUDIES

A. About 24 days before B-E Day, you have been asked by the Program Committee Chairman to prepare "loan application case studies" for use in demonstrating to teachers the loan judgment required in your business.

1. As soon as possible thereafter, start canvassing local consumer finance offices who are participating in B-E Day for good case studies of loans made and loans rejected -- preferably borderline cases requiring considerable judgment on the part of the lender.

2. Ask each office manager:

a. To alter names and facts sufficiently to conceal actual identity of the applicant.

b. To indicate in each case whether the loan was made or rejected.

c. To explain reason for final decision.

3. From the cases received, select the best ones (including at least three rejects and three approvals) and submit these proposed case studies to the Program Committee Chairman, who will get final approval at a committee meeting scheduled for 14 days before B-E Day.

B. 13 days before B-E Day, the Program Committee Chairman will give you the go-ahead on your case studies.

1. Reproduce for distribution to guests copies of each approved case study.

2. Prepare "master copies" of each study -- that is, copies which indicate actual lender's decision in each case, and the reason underlying the decision.

3. Find out from the Program Committee Chairman how many copies of each of the above will be needed.

C. 11 days before B-E Day:

Finished copies of case studies and master copies, both in adequate quantities, should be in the hands of the Program Committee Chairman, who will transmit them to the persons who will use them.

XII. CHECK LIST FOR CHAIRMAN OF HOSPITALITY COMMITTEE

A. 34 days before B-E Day:

1. Start lining up a meeting/luncheon place which can accommodate the maximum number of B-E Day guests and industry people expected. (Number_____)

a. Make list of most desirable facilities, inspect them. and get cost estimates.

b. Check on suitability of each in terms of audience, speakers, luncheon, film showings:

(1) Lighted speaker's lectern?

(2) Adequate supply of tables in size and shape wanted?

(3) Public address system (if needed)?

(4) Can room be darkened for film showing?

(5) Determine location of restroom facilities.

(6) Check food quality and prices.

(7) Can coffee break be provided for?

c. Decide which meeting/luncheon place you will recommend to the group at the next meeting (to be held 30 days before B-E Day).

(1) Check with General Chairman to find out if you should make a tentative reservation, pending final decision.

(2) Get cost per luncheon serving (and any other costs) to submit to group at next meeting: $_____per luncheon serving.

$_____coffee break.

$_____other.

2. Line up and reserve equipment and personnel for film showing.

a. A good 16-mm. sound projector.

b. Screen of size suitable for number in audience and distance from projector.

c. Qualified, reliable operator for projector.

d. Get cost estimates for rental of equipment and hire of operator, checking first with Program Committee Chairman on length of time needed.

Equipment $_____

Operator $_____

3. Prepare list of suggested non-teacher guests for group's consideration at next meeting:

a. Clergymen

b. Personnel directors

c. University and college educators

d. Social workers.

4. Make preliminary plans for pin-on name cards and table place cards, and prepare cost estimate for next meeting: $_____

5. Get cost estimates on suitable corsages and/or favors for guests.

Corsages (type)_____$_____

Favors (type) _____$_____

B. 30 days before B-E day, attend second meeting called by General Chairman.

1. Submit your recommendation for meeting/luncheon place.

2. Submit your committee's budget.

3. Submit list of non-teacher guests.

4. Get names of your committee members as appointed by General Chairman:

_____

_____

_____

C. 28 days before B-E Day:

1. Confirm reservation of meeting/luncheon place approved by group; determine with whom you should clear all arrangements for physical equipment and food.

2. Send out invitations to non-teacher guests as approved by group.

3. Confirm arrangements for rental of equipment and hiring of operator; set delivery date for equipment.

D. 20 days before B-E Day, attend meeting of all committee chairmen.

1. Present progress report.

2. Open for discussion any problems which have developed.

E. 19 days before B-E Day:

1. Order lapel name cards and table place cards. Arrange delivery.

2. Order corsages and/or favors; specify time and place of delivery.

F. 15 days before B-E Day:

1. Plan and order menu, including alternatives for specific religious requirements.

2. Plan seating chart.

3. Have you resolved the problems which were discussed at the chairmen's meeting five days ago?

G. 10 days before B-E Day, attend meeting of all committee chairmen.

1. Present progress report, including list of non-teacher guests who have accepted. Does the group want further follow-up?

2. Open for discussion any problems which have developed.

H. 5 days before B-E Day.

1. Work out all details of coffee break.

2. Report number of persons expected to attend luncheon to manager of food facility.

3. Have you resolved the problems which were discussed at the chairmen's meeting five days ago?

I. 1 day before B-E Day, do a final thorough check-out:

1. Has everything been delivered as ordered? - If not, is morning delivery assured?

2. Has someone been assigned to distribute lapel name cards? Table cards? Corsages and/or favors?

3. Have instructions been given concerning placement of lectern, chairs, display table for educational materials, all other props?

4. Has manager of food facility been given final count on number of luncheon guests to plan for?

5. Have arrangements been made for return of all rented or borrowed equipment after the program?

J. On B-E Day:

1. Get there early and make sure that everything ordered is on hand.

2. Be available to other committee chairmen to assist in any last-minute changes which may be required in physical arrangements.

3. Welcome the guests and take active responsibility during day for their comfort and enjoyment.

4. Turn in all bills to Treasurer.

K. 2 days after B-E Day:

1. You will have turned in the names of all non-teacher guests so that follow-up letters can be sent them.

2. You will have double-checked the return of all rented or borrowed equipment.

XIII. CHECK LIST FOR CHAIRMAN OF PUBLICITY-PROMOTION COMMITTEE

A. 34 days before B-E Day:

1. Find out from the local Chamber of Commerce if it is customary in your area for participating industries to issue press releases on their B-E Day programs.

2. If such releases are appropriate, start planning your publicity schedule.

a. Contact radio, television and press and invite live coverage.

b. Plan advance releases:

(1) General round-up story (Date_____)

(2) Special story on luncheon speaker (Date_____)

c. Plan coverage and photos of morning session (for use of evening papers on B-E Day.)

(1) Releases can be prepared in advance, utilizing quotes provided by panel speakers.

(2) Know in advance what pictures you want photographer to take at morning session. Write photo captions in advance, leaving only "left-to-right" identifications to be penciled-in before rushing prints to newspapers.

d. Arrange coverage and photos for morning editions on the day after B-E Day.

e. Send special matte photo prints and news release to local television newscasters.

f. Releases for local radio news programs.

g. Releases and photos for local weekly newspapers.

h. Photos for use after the event:

(1) to accompany report of event submitted to state and national association publications.

(2) to be sent to state educational publications

(3) to be enclosed as souvenirs in follow-up letters sent to guests.

3. Line up a photographer to cover the morning and luncheon programs. Photographer's fee $_____.

4. Get photographer to help you estimate photo costs:

a. Developing and printing 8 x 10 glossies $_____

b. "Matte" prints for television $_____

5. Line up a fast photo processing service for use on B-E Day.

6. Check on news copy and photo deadlines for local media:

a. Evening editions of dailies

b. Morning editions of dailies

c. Weekly newspapers

d. Local news broadcasts on radio

e. Local news broadcasts on television.

7. If special fast service will be necessary to meet deadlines estimate the cost:

	Item	Cost
a.	_____	_____
b.	_____	_____
c.	_____	_____

8. Estimate costs on stationery and postage for press releases, welcome letters, follow-up letters, etc. $_____

9. On the basis of the foregoing, prepare a budget for your committee, to be submitted for approval to the next meeting of the committee chairmen.

10. Develop list of suggested members of your committee:

a. _____

b. _____

c. _____

B. About 30 days before B-E Day, attend meeting of committee chairmen.

1. Submit your general plans for group's approval.

2. Submit estimated costs for group's approval.

3. Suggest names of people for appointment to your committee.

4. Get names of your committee members as appointed by General Chairman.

a. _____

b. _____

c. _____

C. 28 days before B-E Day, call a meeting of your committee to:

1. Work out details of your publicity schedule.

2. Set up work schedule for:

a. Drafting "welcome letters" to be mailed to teacher guests by ten days before B-E Day, provided that Chamber has supplied names.

b. Drafting advance releases (Check Program Committee Chairman for photo, biog, of luncheon speaker, plus advance text of speech; these should be in your hands by 15 days before B-E Day).

c. Drafting press releases for PM release on B-E Day. Program Committee Chairman should have copies of panel presentations in your hands 5 days before B-E Day.

d. Drafting as many photo captions in advance as possible (see sample captions, Appendix D)

e. Contacting local papers and broadcasting stations and either:

(1) Arranging for direct coverage, or

(2) Offering to provide fast photo and news release service.

3. Assign responsibility for last-minute details: photo processing, writing photo captions, delivering copy to media.

D. 20 days before B-E Day, attend meeting of committee chairmen.

1. Present progress report.

2. Open for discussion any problems which have developed.

E. 12 days before B-E Day:

1. Do telephone check-out of your committee to see that the work schedule previously outlined is proceeding as planned.

2. Have you resolved the problems discussed at the last meeting of committee chairmen?

F. 10 days before B-E Day, attend meeting of committee chairmen.

1. Present progress report.

2. Get from General Chairman the names and mailing addresses of guests who have accepted.

3. Open for discussion any additional problems which have developed.

4. Immediately after the meeting, turn names of guests over to your committee member responsible for sending out "welcome letters". These should be sent out forthwith. (See sample letter, Appendix E)

G. 9 days before B-E Day

1. Initial contact should be made of all media.

2. Invite them to attend all or part of program.

3. Find out their specific requirements, in case they ask you to cover for them.

4. Plant first advance release. (See sample release, Appendix F)

H. 5 days before B-E Day:

All material should now be in your hands for preparation of B-E Day releases for PM papers. This includes texts of panel presentations. If at all possible, you should also have text of luncheon speech.

I. 4 days before B-E Day, call a meeting of your committee.

1. All advance writing should be done by this date, except for last-minute fill-in of names for photo captions.

2. Review and check out all final plans for servicing press on B-E Day.

J. 3 days before B-E Day:

1. Plant final advance story -- for release by PM papers day before B-E Day and AM papers on the morning of B-E Day.
2. Find out if any of the media plan to attend event, and firm up final committee plans to service all those who will not attend.

K. B-E Day

1. Take enough pictures before the morning program begins to service the afternoon papers. (See sample press release, Appendix G)
2. Take balance of pictures during coffee break and at luncheon (including group pictures of as many teacher guests as possible).
3. Act as host to any members of the press who appear.
4. Ride herd on your committee so that all deadlines are met.
5. Turn in to Treasurer any bills you have received to date.

L. 1 day after B-E Day

1. Send stories to weeklies. (See sample release, Appendix G)
2. Send stories to state and national association publications (including press clippings if available)
3. Send stories to educational publications.
4. Send follow-up letters together with souvenir photos if available. (See sample, Appendix H)

M. 2 days after B-E Day

All stories should be out and all bills turned in to Treasurer.

XIV. CHECK LIST FOR CHAIRMAN OF TRANSPORTATION COMMITTEE

A. 34 days before B-E Day, you should know the maximum number of teacher and non-teacher guests who are expected. Your responsibilities will be to:

1. Pick up teacher guests at point of general assembly (perhaps the school) and transport them to site for morning session. (Note: non-teacher guests and industry people will arrive via their own transportation.)
2. Coordinate transportation to site of luncheon if it is not the same location as above.
3. Help "host" managers get guests to office tours.
4. Make certain transportation is available to return teachers to place of general assembly or other convenient points.

Before the next meeting of committee chairmen, estimate what costs will be involved in carrying out these responsibilities -- for example, will you be chartering a bus? If so, what will it cost?

B. 30 days before B-E Day, attend meeting of all committee chairmen.

1. Submit estimated budget for group approval.
2. Submit tentative plans for group approval.
3. Get names of committee members as appointed by General Chairman.

a._____ c._____

b._____ d._____

C. 28 days before B-E Day, call meeting of your committee.

1. If plans call for a chartered bus, arrange to have one reserved.
2. If a car pool system is to be used, line up drivers and vehicles from among industry people.
3. Assign someone to check on parking facilities near meeting/luncheon place.

D. Estimate travel time required from pick-up point to program site; lunch;

offices to be visited, forward travel times to Program Committee chairman for scheduling purposes.

E. 20 days before B-E Day, attend meeting of committee chairmen.

1. Present progress report.

2. Discuss any problems which have developed.

F. 19 days before B-E Day and during the week which follows:

1. Work out details of your transportation plan, making specific transportation arrangements for all guests.

2. Be sure the parking problem is solved.

3. Coordinate with other committee chairmen -- for instance:

a. Ask the Program Committee chairman if the luncheon speaker needs to be picked up -- when and where?

b. Ask the Hospitality Committee chairman if the clergyman who delivers invocation needs to be picked up -- when and where?

c. Does the Hospitality Committee need help in transporting equipment, projector operator, etc?

4. Find out if you must pay a deposit on chartered bus (if one is to be used) and if so, get funds from Treasurer.

5. Have you resolved the problems discussed at the last meeting?

G. 10 days before B-E Day, attend meeting of committee chairmen.

1. Report progress.

2. Check out all plans to coordinate with other chairmen. (F-3 above)

3. "Host" Managers will also be invited to attend this meeting; find out what assistance they will need in getting guests from luncheon to office visits.

H. During week before B-E Day:

1. Call committee meeting to work out final details of transportation plans; all drivers should have addresses and best routes to all points involved in program.

I. 1 day before B-E Day, check with all committee members by phone:

1. Emphasize the importance of adhering to time schedule.
2. Stress importance of safe driving, having a full tank of gas, etc.
3. Have stand-by plans worked out in case anyone should fail at the last minute.

J. On B-E Day:

1. Have a spare car and driver on tap for emergency service.
2. Be on hand personally (with a car) all through the day to see that no one -- teacher, non-teacher guest, industry person -- is stranded at any point without transportation.

K. By the day after B-E Day:

1. You have turned all bills into the Treasurer.
2. You have thanked everyone who has been of assistance to you.

B-E DAY FOLLOW-THROUGH

B-E Days should be the first event in a sequence of communications between businessmen and teachers, with various types of follow-up projects definitely in mind when the B-E Day is held.

For example, an obvious later project would be that of having consumer finance personnel invited to discuss their field before an appropriate class on business, social studies, or mathematics in a secondary school.

Secondly, the leads which B-E Days should give teachers about job opportunities can be followed up by having all the guidance counselors of the schools made thoroughly aware of the changing economic scene and the job opportunities in consumer finance.

Thirdly, there may be opportunities to collaborate in work-study courses that are now being developed in many school systems whereby the clerical, statistical or accounting personnel that consumer finance companies need might be given on-the-job training before they even graduate from high school.

APPENDIX A

(I) Sample Schedule for B-E Day

General Assembly

8:30 - 9:00	All teachers assemble at point selected by Chamber of Commerce to be greeted by community leaders in business and education. The purpose of Business-Education Day is explained. Teachers assigned to the consumer finance industry are directed to industry representatives for transportation to program. (In some cities this function is broadcast over television, with teachers viewing the program on their TV sets at home before leaving for pre-arranged transportation pick-up points. Elsewhere, the General Assembly may be omitted altogether.)
9:05 - 9:20	Teacher-guests are taken by transportation committee to consumer finance morning session.

Morning Session

9:20 - 9:30	Teachers and other guests are greeted, receive lapel name cards, are seated.
9:30 - 9:32	Introduce "The Littlest Giant"
9:32 - 9:45	Show "The Littlest Giant"
9:45 - 9:50	Introduce panel
9:50 - 10:20	Three 10-minute panels as follows: 1. Background history of consumer finance 2. Function of consumer finance in today's economy 3. Education of future consumers (NCFA's Educational Services)
10:20 - 10:30	Coffee Break
10:30 - 11:00	Introduce and show NCFA educational films 1. "Personal Financial Planning" and 2. "Wise Use of Credit"
11:00 - 11:30	Question and Answer period
11:30 - 11:50	Preview of afternoon plans 1. General explanation of consumer finance office operation (teachers will see details during afternoon tour of offices.) 2. Introduce each group of teachers to their respective "host" managers 3. Adjourn morning session
11:50 - 12:00	Break

Luncheon Program

12:00 - 12:05	Lady teachers receive corsages, guests find respective place cards at table
12:05 - 1:45	Lunch 1. Invocation 2. Luncheon is served (1 hour) 3. Industry speaker (25 minutes maximum)
1:45 - 2:00	Groups of teachers travel with their respective "host" managers to Office Tours

Office Tours

2:00 - 2:20	Each host manager conducts his guests through the consumer finance office, explaining operations and answering questions along the way
2:30 - 3:05	"Loan Application case studies" 1. Teachers discuss at least two case studies deciding action they would take as lender. 2. Manager explains lender's actual decision in each case
3:05 - 3:15	Manager sums up, adjourns program
3:15	Teachers are transported back to school or other convenient points

(II) Sample Schedule for B-E Day

General Assembly

8:30 - 9:00	(As in Schedule I)
9:05 - 9:30	Teachers are transported to consumer finance program

Morning Session

9:20 - 9:30	Teachers greeted, etc.
9:30 - 9:32	Introduce "The Littlest Giant"
9:32 - 9:45	Show "The Littlest Giant"
9:45 - 10:15	Speaker (or panel) gives briefing on consumer finance industry
10:15 - 10:30	Preview of office tours 1. General explanation of consumer finance office operation 2. Introduce teacher groups to their respective "host" managers
10:30 - 10:45	Host managers take their guests to offices

Office Tours

10:45 - 12:00	Teachers given conducted tour of offices, managers explain operations along the way
12:00 - 12:15	Teachers reassemble at consumer finance luncheon

Luncheon

12:15 - 12:30	Teachers arrive, lady teachers receive corsages, find place cards at table, etc.
12:30 - 2:00	Luncheon 1. Invocation 2. Lunch is served (1 hour) 3. Industry speaker and/or NCFA educational film (Wise Use of Credit)
2:00 - 2:15	Break
2:15 - 3:00	"Loan application case studies"
3:00 - 3:10	Written "quiz" on consumer finance 1. Give teachers 5 minutes to answer easy "quiz" questions (True-false or multiple choice) 2. Give answers 3. Teachers correct and retain their own papers
3:10 - 3:15	Closing remarks; Adjournment
3:15	Teachers transported back to school or other convenient points

(III) Sample Schedule for B-E Day

General Assembly

8:30 - 9:00	Assembly as in schedule I
9:05 - 9:20	Teachers transported to program

Morning Session

9:20 - 9:30	Teachers arrive, are greeted, and introduced to hosts, etc.
9:30 - 10:30	Consumer finance briefing (speaker or panel)
10:30 - 11:00	Question and Answer period
11:00 - 11:20	Coffee Break
11:20 - 11:45	Teachers view two new educational films 1. "Personal Financial Planning" 2. "Wise Use of Credit"

11:45 - 12:00	Question and Answer period
12:00 - 12:15	Teachers transported to luncheon program
12:15 - 1:30	Luncheon (with no outside speaker) 1. Invocation 2. Lunch is served 3. Member of Program Committee gives 10-minute briefing on NCFA educational services a. Teacher's Catalog (which has been distributed) b. Teacher's Kit c. Finance Facts d. Finance Facts Yearbook e. Study guides for all NCFA films
1:30 - 1:45	Teacher groups are transported by their respective "host" managers to tour consumer finance offices
1:45 - 2:20	Teachers tour offices, with manager explaining operations along the way
2:20 - 3:00	Loan application "case studies" 1. Teachers decide whether or not to grant loans 2. Manager explains lender's decision in each case 3. Questions and discussion
3:10 - 3:15	Closing remarks; Adjournment
3:15	Teachers are transported back to school or to other convenient points

Note: To be handed by General Chairman to Host Managers.

APPENDIX B

CHECK LIST FOR OFFICE TOUR "HOST" MANAGERS

A. 34 days before B-E Day, your office offered to be one of those to provide a conducted tour for guests on B-E Day.

B. 20 days before B-E Day:

1. You will receive a request from a member of the Program Committee for a few good loan application "case studies" preferably borderline cases.
2. Be sure to alter names, addresses, facts and details sufficiently to conceal the actual identity of the applicant.

C. 14 days before B-E Day, call your office staff together to prepare for B-E Day. Be sure that:

1. The office is clean, neat, and pleasant in appearance.
2. Rest rooms are clean and adequately supplied.
3. The program for the office tour is understood by everyone.
4. All employees are urged to be friendly and hospitable.
5. Chairs are placed at convenient places for the visitors.
6. Bulletin boards are current and attractive.
7. First aid provisions are checked.
8. Pads and pencils will be provided for guests.
9. The office window will be appropriately decorated.
10. The area is selected in which to conduct the case discussions.
11. The program will not hold teachers beyond the time school adjourns.

D. 10 days before B-E Day, attend a meeting of "host" managers.

1. Report progress.
2. Discuss any problems.
3. Ask the General Chairman how many guests you will have.
4. Get copies of case studies for distribution to teachers, together with

your master copy of each case -- giving the lender's actual decision, and the reason for it.

5. You will plan to transport your own guests, providing as many cars and drivers as necessary. Contact the Transportation Chairman if you need help.

E. During the remaining time before B-E Day:

1. Get your office in shape for the tour.
2. Firm up transportation details.
3. Rehearse yourself and your staff on your program and tour.

F. On B-E Day:

1. Have your cars and drivers at the site at least 15 minutes early to pick up your guests and transport them to your office.
2. When they arrive at your office introduce them to your staff and go into your planned program at once.
3. Answer questions frankly and honestly, and maintain an informal and friendly atmosphere.
4. Give them an opportunity to test their judgment as lenders on the loan application case studies.
5. After each case, explain the lender's actual decision and the reasoning behind it.
6. Don't try to crowd in all the case studies if the teachers are asking questions and enjoying the discussion.
7. Bring the visit to a close with a short summary and thank your guests for visiting you.
8. Watch the time. Don't keep teacher after school.
9. Provide return transportation.

G. The day after B-E Day:

1. Contact the Publicity-Promotion Committee Chairman to relay any interesting teacher comment or incident.
2. Thank those who helped you with your office tour program.

Note: To be handed by General Chairman to Host Managers.

APPENDIX B

CHECK LIST FOR OFFICE TOUR "HOST" MANAGERS

A. 34 days before B-E Day, your office offered to be one of those to provide a conducted tour for guests on B-E Day.

B. 20 days before B-E Day:

1. You will receive a request from a member of the Program Committee for a few good loan application "case studies" preferably borderline cases.
2. Be sure to alter names, addresses, facts and details sufficiently to conceal the actual identity of the applicant.

C. 14 days before B-E Day, call your office staff together to prepare for B-E Day. Be sure that:

1. The office is clean, neat, and pleasant in appearance.
2. Rest rooms are clean and adequately supplied.
3. The program for the office tour is understood by everyone.
4. All employees are urged to be friendly and hospitable.
5. Chairs are placed at convenient places for the visitors.
6. Bulletin boards are current and attractive.
7. First aid provisions are checked.
8. Pads and pencils will be provided for guests.
9. The office window will be appropriately decorated.
10. The area is selected in which to conduct the case discussions.
11. The program will not hold teachers beyond the time school adjourns.

D. 10 days before B-E Day, attend a meeting of "host" managers.

1. Report progress.
2. Discuss any problems.
3. Ask the General Chairman how many guests you will have.
4. Get copies of case studies for distribution to teachers, together with

your master copy of each case -- giving the lender's actual decision, and the reason for it.

5. You will plan to transport your own guests, providing as many cars and drivers as necessary. Contact the Transportation Chairman if you need help.

E. During the remaining time before B-E Day:

1. Get your office in shape for the tour.
2. Firm up transportation details.
3. Rehearse yourself and your staff on your program and tour.

F. On B-E Day:

1. Have your cars and drivers at the site at least 15 minutes early to pick up your guests and transport them to your office.
2. When they arrive at your office introduce them to your staff and go into your planned program at once.
3. Answer questions frankly and honestly, and maintain an informal and friendly atmosphere.
4. Give them an opportunity to test their judgment as lenders on the loan application case studies.
5. After each case, explain the lender's actual decision and the reasoning behind it.
6. Don't try to crowd in all the case studies if the teachers are asking questions and enjoying the discussion.
7. Bring the visit to a close with a short summary and thank your guests for visiting you.
8. Watch the time. Don't keep teacher after school.
9. Provide return transportation.

G. The day after B-E Day:

1. Contact the Publicity-Promotion Committee Chairman to relay any interesting teacher comment or incident.
2. Thank those who helped you with your office tour program.

Note: To be handed by General Chairman to Host Managers.

APPENDIX B

CHECK LIST FOR OFFICE TOUR "HOST" MANAGERS

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APPENDIX C

Sample Questions

1. Can you charge any interest rate you figure the traffic will bear?
2. What does the average borrower want the money for?
3. What is the income level of the average customer?
4. What is the size of the average loan?
5. How long has this state had regulation of consumer finance companies?
6. What happens in states which do not have small loan regulation?
7. Doesn't the fact that money is available so easily tempt people to live beyond their means?
8. Is it true that some of your companies try to overload the borrower?
9. What percent of loans are defaulted, or uncollectable?
10. What is the difference between sales finance and consumer finance?
11. How can you say that consumer finance companies encourage thrift?
12. The film "The Littlest Giant," suggests that consumer finance supports mass production. Would you explain that?

APPENDIX D

SAMPLE PHOTO CAPTIONS

(L.to R.) Miss Alice Glockenspiel, civics teacher at Clara Barton High, and Mrs. Eleanor Davis, third grade teacher at Allendale School, discuss the Ohio Small Loan Law with Mr. William Lender, comptroller of the Blank Loan Company and General Chairman of the consumer finance program on Business-Education Day.

#

Mr. Horace Abernathy (standing at left) vice president of the Payback Loan and Finance Company, explains the history of the consumer finance industry to teacher guests on Business-Education Day. Interested listeners (seater L. to R.) include Agnes Forthright, Margaret Shy, and Olaf Flunk, teachers from Modesto High, and Ripon and Salida Schools, respectively.

#

Local primary and high school teachers applaud after viewing "The Littlest Giant," a film presented by local consumer finance companies as part of their program on Business-Education Day. Teacher guests were also introduced to various publications and teaching aids prepared by the Educational Services Division of the National Consumer Finance Association to assist classroom study of consumer credit.

#

Being welcomed by Bill Arkwright (at right), General Chairman of the consumer finance program on Boston's Business-Education Day, are teacher guests (L. to R.) Marilyn Monroe, Zazu Pitts, Boris Karloff, and Fidel Castro. The latter are from Plymouth Rock Junior High School, with the exception of Miss Monroe, who is a social worker serving the Beacon Hill tenement district.

#

(L. to R.) Teachers B. Z. Day, Slea P. Knight, and Harold Tribune wave from the chartered bus that whisks them off to tour local consumer loan company offices on Business-Education Day. Returning the salute is Edgar Q. Smith, second vice president of the Arkansas Consumer Finance Association, and featured speaker at the consumer finance B-E Day luncheon held at the Little Rock Hotel.

APPENDIX E

"WELCOME LETTER" TO TEACHER

HOMETOWN LENDERS' EXCHANGE
105 Main Street
Hometown, USA

October 3, 19____

Mr. _____
Business Education Department
Hometown High School
Hometown, USA

Dear Mr._____:

We have been advised by the local Chamber of Commerce that you will be visiting with our industry on Business-Education Day, October 10, 19____.

On behalf of the consumer finance companies of Hometown and (State) Consumer Finance Association, we are most pleased to extend a cordial welcome and to let you know that every effort will be made to make your day with us interesting and enjoyable.

You will be our guest at luncheon at Hotel Hometown. A varied and well-rounded program is planned. Top management officials of our business will discuss with you such topics as operating procedures and employment practices. Every effort will be made to answer your questions about our business.

As your host for the day, we have completed arrangements for escorts to meet you at the Central Auditorium to take you to the place of our meeting. We suggest that you look for our industry's identification sign when you arrive at the Auditorium.

I am looking forward to meeting you personally.

Cordially yours,

James A. Healy
President

APPENDIX F

Hometown Finance Co.
Street address
Your town, State
Chairman's phone number

For IMMEDIATE release

Local members of the (state) Consumer Finance Association, in cooperation with the association, will be hosts to (number) teachers (date) at their Business-Education Day program in the (name) Room of the (name) Hotel.

Featured speaker at the luncheon program will be (his name), (his title), who will speak on ("title of speech").

"This Business-Education Day will provide an opportunity to promote a better mutual understanding between educators and consumer finance businessmen in our community, and to present some of the principles and purposes of the consumer finance business, and its contribution to the economic growth of our community," (his name), (his title), and general Chairman of the consumer finance B-E Day program,said.

The consumer finance business serves the people of (state) through (number) consumer finance offices, which provide over (amount) in consumer cash which is spent in the state each year. At the national level, the licensed consumer finance business in 196_ pumped more than___billion into the economic bloodstream of the United States through cash installment loans to the American family.

Every dollar turned over to a consumer borrower ultimately passes on to someone else in the community - the doctor whose bill is being paid ... the craftsman who is called in to do a repair job ... the merchant from whom goods are bought.

Consumer loans break the log jam of personal indebtedness. They set money in motion, which enables everybody in the community to buy and sell ... keep inventories turning over and payrolls met ... maintain a community economy that is fluid and active.

This use of consumer credit produces demand - the mainspring of mass production and mass distribution - through which American industry and commerce are able to provide better things for more people at lower cost.

APPENDIX G

Hometown Finance Co.
Street address
Your town, State
Chairman's phone number

For release to A.M.'s
(date of day after your program)

Chairman's name

Some (number) teachers were guests of the local members of the (state) Consumer Finance Association at their Business-Education Day program in the (name) Hotel.

More than (number attending) heard the luncheon speaker, (his name and title), explain (title of speech, or general topic).

(Here put in three or four paragraphs of pertinent quotes from speech.)

"Business-Education Day provides an excellent opportunity to further better understanding among teachers and businessmen within the community," said (his name), General Chairman of the consumer finance industry's B-E Day program. "We feel that such improved relationships will result in the betterment of our community."

(Here you might have a quote from the Master of Ceremonies, and give names of other people on the program, with names of their companies).

(For some newspapers, primarily weeklies, you may list, as "Guests attending included:" The names of all who attended the meeting. Most daily papers, however, will not carry such a list.)

APPENDIX H

FOLLOW-UP LETTER

HOMETOWN LENDERS' EXCHANGE
105 Main Street
Hometown, USA

October 11, 19____

Mr. _____
Business Education Department
Hometown High School
Hometown, USA

Dear Mr._____:

The Hometown Lenders' Exchange was pleased that you accepted its invitation to participate in Business-Education Day on October 10, 19____. We enjoyed having you with us.

This letter invites your comments on our Business-Education Day program as we conducted it. We would like you to tell us of your reactions to our business, whether you liked our program, what part of the day's agenda appealed to you most, and whether you think other teachers from your school would benefit from spending a day with us.

We invite your frank suggestions and constructive criticism for improving the program. Won't you give us your reactions while they are fresh in your mind? You may write us your comments on the reverse side of this letter if you wish. A stamped, addressed envelope is enclosed for your convenience.

Cordially yours,

JAMES A. HEALY
President